Meeker Sharkey
& MAC BEAN, INC.
14 Commerce Drive, Cranford, NJ 07016

SCHEDULE OF INSURANCE
AS OF: 2/14/96

INSURED: Soc.Hill @ University Hts.III
1 Cornerstone Lane
Newark, NJ 07103

INSURANCE
EMPLOYEE BENEFITS

COVERAGE DESCRIPTION	COMPANY	POLICY NUMBER	EFF. DATE	EXP. DATE	PREMIUM
Special Multi Peril	**St. Paul Fire & Marine**	**BC02900238**	**1/01/96**	**1/01/97**	**42229.00**

Commercial Property Coverage

Risk Information:
Blanket Coverage on: Building
Special Causes of Loss — 25,224,200
Deductible — 1,000
Valuation — Replacement Cost
Backup of Sewers & Drains
Agreed Value

Blanket Coverage on: Personal Property
Special Causes of Loss — 26,500
Deductible — 1,000

Location: #1
Wickliffe St.
Newark, NJ

Building: #1
Construction: Frame
Occupancy: 396 units

Coverage on: Business Inc.incl.Ex.Exp.
Special Causes of Loss — 50,000

Commercial General Liability

Policy Coverages: — Limits:

General Aggregate
Aggregate Limit — 5,000,000
Each Occurrence CSL — 5,000,000
Personal & Advertising Injury
Lt.per Pers/Organization — 5,000,000
Damage Liability
Limit per Fire — 5,000,000
Medical Expense Limit
Limit per person — 5,000
Products/Compl.Ops.Aggregate
Aggregate Limit — 5,000,000
Hired-Borrowed/Non-Owned Auto — 5,000,000

KHOV048000

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MCISCH

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INSURANCE
EMPLOYEE BENEFITS

COVERAGE DESCRIPTION	COMPANY	POLICY NUMBER	EFF. DATE	EXP. DATE	PREMIUM
Special Multi Peril	**- Continued**				
Commercial Crime Coverage					
Policy Coverages:		Limits:			
Employee Dishonesty/Forgery		100,000			
Directors & Officers Liability	**Chubb**	**81451263**	**1/01/96**	**1/01/97**	**1600.00**
Policy Coverages:		Limits:			
Amount of coverage		2,000,000			
Aggregate Limit		2,000,000			
Retention Limit		1,000			
Workers Compensation Coverage	**The PMA Group**	**2495007609498**	**3/06/95**	**3/06/96**	**556.00**
Policy Coverages:		Limits:			
Employers Liability					
Limit per accident		100,000			
Disease Per Policy Limit		500,000			
Disease Ea.Employee Limit		100,000			

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